

CAPITAL.....\$750,000.00
Surplus and Undivided Profits Over.....\$500,000.00
Resources Over.....\$5,000,000.00

The Bank That Gives You the Highest Degree of Protection

—serves you faithfully and allows the most liberal rate of interest, consistent with sound banking, is the ideal bank for YOUR SAVINGS.

The large resources and excellent facilities of this bank enable it to fully meet every one of the above requirements.

3% INTEREST PAID ON DAILY BALANCES IN OUR SAVINGS DEPT. 3%

OFFICERS:

Ashton G. Clapham.....President
Arthur Lee.....Vice President
James A. Cahill.....Vice President
Tucker K. Sands.....Vice President and Cashier
Frank E. Ghiselli.....Assistant Cashier
Herbert V. Hunt.....Assistant Cashier

THE COMMERCIAL NATIONAL BANK

The Bank of Personal Service.
Corner Fourteenth and G Sts.

Terrible Plot in a Taxi Is Almost Discovered

Chauffeur Overhears Foreigners of Dark and Sinister Mien Say "Massacre" and Other Words of Dire Portent to the U. S. A.—Embassies Know Nothing of It.

Two foreigners of distinguished address, engaged in a secret mission to the Washington embassy of all the warring powers, Saturday night were animatedly discussing their business in a taxi cab. Their voices were pitched very high as if they were confident there was no danger of being overheard, but by the chauffeur, with the motor humming as it was.

But the chauffeur, an American, had caught enough from the conversation to learn of his fare's conversation. He had heard something big was stirring, something that might involve a plot to drag the United States into the big scrap across the deep blue.

So he cocked his ears and tried to catch more, but for all he tried to silence the motor the louder it hummed. At last, with a depressing sense of having missed something hugely important to his country and thereby missed a place in the hall of fame, he took all his appointment in this way: "Damn that motor!"

The chauffeur heard the foreigners say something about the German embassy, he had received at the German Embassy, he

URGE STREET IMPROVEMENTS.

Congress Heights Association Will Ask that Work Be Started Soon.
The Public Improvement Association of Congress Heights held a meeting last evening in the town hall, in Alabama avenue. Efforts were made to have the authorities begin work as early as possible on the improvement of the six streets covered by the present appropriation bill, as these highways are badly in need of improvement.

A determined effort also was made to increase the membership of the association, so that every citizen of that community will be interested in the work being done.

The street railway conditions were discussed at length, and the belief expressed that improvement in the service would be obtained soon. It is desired that more cars be operated by way of the Union Station route to Congress Heights, and eventually that all cars on the Anacostia line operate through to the Heights instead of stopping in Anacostia, as at present.

Westminster Abbey is now the best lighted cathedral in Europe.

CAPITAL, \$1,000,000 EARNED SURPLUS, \$1,000,000
Over 32,000 Depositors.

A Bank's Greatest Asset

—is not large capital, surplus or undivided profits, but PUBLIC CONFIDENCE.

The fact that we have more than 32,000 accounts affords convincing proof that there is unquestioned faith in the strength, stability and management of this old-established institution.

If not already enrolled among the depositors profiting by our service, why not become identified with us THIS PAY DAY?

SAME RATE OF Interest Paid on Both Large and Small Accounts.

OFFICERS:

WILLIAM D. HOOVER.....President
WILLIAM BLAIR.....1st Vice Pres.
FRANK W. STONE.....2d Vice Pres.

National Savings and Trust Company

FORTY-EIGHT YEAR.
Corner 15th Street and New York Avenue.

NEW YORK COMMON STOCK MARKET

J. S. Bache & Co. Offers Services Free to Assist "Buy-a-bale-movement."

WEST EXPECTING BOOM

Wheat Sales to Assist Banks—Local Change Governing Board Meets Today.

The diminished demand for American cotton, resulting from the war abroad, may compel the planters to carry over a considerable part of this year's crop, estimated as likely to exceed 15,000,000 bales, until consumption revives. Efforts have been made by the South to induce a general public buying of wheat in order to reduce the surplus.

The stock exchange firm of J. S. Bache & Co. of New York, has decided to offer a general public buying of wheat in order to reduce the surplus.

"As a result of the European war, our country faces a temporary surplus of several million bales of cotton. The price is already below the cost of production, and the prosperity of the whole country is affected, cotton being the mainstay of our gold reserve."

"Cotton does not deteriorate with age. It can be insured for its full value."

"Every person with public spirit, his heart and the price of one or more bales of cotton owes it to the whole country to buy one or more bales of cotton, and, moreover, we unhesitatingly recommend it as a safe investment."

"The cost of one bale, weighing approximately 500 pounds, will not be in excess of \$60; ten bales not over \$600, etc. The cost to store and insure one bale for twelve months will not be in excess of 1 cent per pound."

"President Wilson has set the example by buying one bale of cotton, so it is reported in the public press."

"It is our belief that many whose attention has already been brought to this situation would be inclined to show their patriotism by helping along in the movement; but they are unfamiliar with the commodity, and, owing to their not knowing how to go about it, are prevented from doing their share."

"We therefore think that this is an appropriate moment for us to offer facilities to the public to start this movement in a serious, business-like manner."

"Our intention to make no charge whatever for our service in buying this cotton, nor for the work which will be done by our clerical force; any actual expenditure on our part will naturally be charged to the cost of the cotton. It is our opinion that some of the larger corporations may be induced to help in this movement by furnishing free storage facilities. This would considerably reduce the cost of carrying this cotton."

"We will do everything that we can to help make this not only a profitable movement but one that will help to reduce the cost of carrying this cotton."

"In repurchasing the cotton, any cost which may have arisen against the same in the way of insurance, storage, etc., will naturally be charged."

West Expects Boom.

The return of "dollar wheat" has given an impetus to confidence in business for the next few months throughout the Middle West. Farmers who were holding their wheat, both because they expected higher prices and because of the uncertainty in shipping facilities, are now hurrying their thrashing and trying to get their grain on the market before there comes a break.

The banks, which had been unable to make large collections during the late summer, are now looking forward to having their loans repaid rapidly, especially as notes are coming in on account of farmers. Bank examiners have been liberal in allowing heavy loans of this kind, knowing that there was back of them a steady flow of real money and increasing in value daily.

If, as is estimated, Kansas alone has yet sold 150,000,000 bushels of wheat to farmers' hands, the increase of 30 cents a bushel from the low price of last July means an enormous gain, nearly equal to the entire proceeds of the wheat crop in an average year of the past decade.

In consequence, interest bankers are expecting liberal deposits and plenty of money later in the autumn. It is expected that October and November will see the banks in easier condition in the country sections than in corresponding months in several years.

Brewers Never Shirked.

The United States Brewers Association takes exception to the report that it was out from Washington on Friday to the effect that when the Spanish war tax was laid on beer in 1906, the brewers increased the price on beer a few cents when the tax was only 50 cents and that when the tax was removed the price of beer was not reduced.

"As a matter of fact and official record," said H. F. Fox, secretary of the association, "the Spanish war tax was 11 and not 50 cents. The brewers paid a tax of 12 per cent on beer, instead of the usual tax of 11. Most of the brewers stood fully 40 per cent of this additional tax personally, placing the remainder on the trade, and in every instance, when the tax was removed, the price of beer was immediately reduced."

"When the Spanish war tax was under discussion, it was stated on the floor of the House that the brewing industry was the only industry that did not protest against the increased tax, but freely offered to aid in raising the amount."

"It is not surprising for the brewers to be called upon to pay a war tax," Mr. Fox concluded, "and they have never shirked their responsibility. At the time of the Spanish war, when \$300,000,000 of war revenues were collected, the brewing industry paid more than one-third of the total sum required."

Cotton as Substitute.

At the close of the week prices on cotton, cotton yarns, and staple cotton goods were believed in a good many quarters to have reached bottom. Many merchants who have kept in close touch with the situation were inclined to the opinion that price changes from now on will be more in the way of an upward, rather than downward direction. There is a possibility of course of decline on the fact that cotton fabrics of many lines are imported goods, and that the consumption of cotton in this country will be much larger than has been expected.

COMMERCE AND FINANCE

Dividends Held Up Well.

Investors who were looking for a large number of dividend reductions last week were happily disappointed. The directors of between forty and fifty railroads, industrial and commercial companies held meetings and, with only five exceptions, regular dividends were declared.

The meetings of the directors of the poultry copper companies which were to have been held during the week ended September 8, were held last week. As generally expected, the Ray and Nevada Consolidated copper companies deferred action. Chino reduced its dividend from 75 cents per quarter to 50 cents, and Utah declared the regular dividend. Tennessee Copper and several other companies held meetings and, with only five exceptions, regular dividends were declared.

Local Exchange Meeting.

The regular monthly meeting of the governing board of the Washington Stock Exchange will be held today. There is no likelihood of the local exchange's opening before New York. So far as local securities are concerned, the market is most favorable, and if declines could be restricted to them instead of including the entire list the market could be improved tomorrow.

Census Bureau reports 284,397 bales of cotton consumed in the United States during August against 442,250 in July, 422,350 in August, 1913. Linters consumed in August 24,984 bales as against 24,432 in July and 25,000 in August, 1913. Linters in manufacture, establishments, 73,569 against 69,454 last year; in warehouses 30,521 against 27,735 bales last year. Total consumption of linters, 104,090. Linters in twelve months to September 1, amounted to 5,331,277 bales against 5,632,321 in the corresponding period last season.

The Baltimore and Ohio announces the promotion of M. E. Barnum from general mechanical inspector to superintendent of the mechanical department.

NEW YORK MONEY.

New York, Sept. 14.—Money on call fell 1/16 to 100. Time money was very dull. Such supply as was offered was in confidence. Rates generally 1/16.

Merchandise paper was not pressed upon the market. Some business was done at the West, the market was completely slack. Rates, 6 and 7 per cent.

CHICAGO GRAIN MARKET.

Chicago, Sept. 14.—There was a wide range in the price of wheat on the board of trade to-day. The market was generally weak, but the price of wheat at Liverpool, and the continued increase in the arrivals there helped the down turn. The market was much as it was on Monday, the spot was as much as 1/16 lower. The market was much as it was on Monday, the spot was as much as 1/16 lower.

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BALTIMORE PRODUCE.

Baltimore, Md., Sept. 14.—WHEAT—Closed weak. Spot and futures, 1/16 October, 1/16; 2nd and 3rd, 1/16; 4th, 1/16; 5th, 1/16; 6th, 1/16; 7th, 1/16; 8th, 1/16; 9th, 1/16; 10th, 1/16; 11th, 1/16; 12th, 1/16; 13th, 1/16; 14th, 1/16; 15th, 1/16; 16th, 1/16; 17th, 1/16; 18th, 1/16; 19th, 1/16; 20th, 1/16; 21st, 1/16; 22nd, 1/16; 23rd, 1/16; 24th, 1/16; 25th, 1/16; 26th, 1/16; 27th, 1/16; 28th, 1/16; 29th, 1/16; 30th, 1/16; 31st, 1/16; 1st, 1/16; 2nd, 1/16; 3rd, 1/16; 4th, 1/16; 5th, 1/16; 6th, 1/16; 7th, 1/16; 8th, 1/16; 9th, 1/16; 10th, 1/16; 11th, 1/16; 12th, 1/16; 13th, 1/16; 14th, 1/16; 15th, 1/16; 16th, 1/16; 17th, 1/16; 18th, 1/16; 19th, 1/16; 20th, 1/16; 21st, 1/16; 22nd, 1/16; 23rd, 1/16; 24th, 1/16; 25th, 1/16; 26th, 1/16; 27th, 1/16; 28th, 1/16; 29th, 1/16; 30th, 1/16; 31st, 1/16; 1st, 1/16; 2nd, 1/16; 3rd, 1/16; 4th, 1/16; 5th, 1/16; 6th, 1/16; 7th, 1/16; 8th, 1/16; 9th, 1/16; 10th, 1/16; 11th, 1/16; 12th, 1/16; 13th, 1/16; 14th, 1/16; 15th, 1/16; 16th, 1/16; 17th, 1/16; 18th, 1/16; 19th, 1/16; 20th, 1/16; 21st, 1/16; 22nd, 1/16; 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